

**Aldridge Pite, LLP**  
40 Marcus Drive, Suite 200  
Melville, New York 11747  
Tel: 631-454-8059 – Fax: 631-454-8169

January 9, 2018

Honorable Robert E Grossman  
United States Bankruptcy Court  
Alfonse M D`Amato U.S. Courthouse 290 Federal Plaza  
Central Islip, NY 11722

**Re: VANESSA PUGH, AKA VANESSA D PUGH, AKA VANESSA PUGH-REEFER**  
**Creditor: Wells Fargo Bank N.A.**  
**Case: 17-74413**

Dear Judge Robert E Grossman,

Our office represents Wells Fargo Bank N.A. for the loss mitigation in this case. The Debtor appealed the denial decision. Wells Fargo reviewed the Appeal, and on January 2, 2018 issued the results of their review, which was provided to counsel for the Debtor on January 9, 2018. Wells Fargo determined that the Debtor still does not qualify for a loan modification. The Debtor is approved to participate in a short sale. Debtor's counsel has requested information regarding a NPV Analysis. Our office is following up with our client regarding this request, and will expedite such response.

Thank you for your time and consideration.

Respectfully,

/s/ Jenelle C. Arnold  
Jenelle C. Arnold, Esq.